



The Healthy Investment
**Guaranteed
Anniversary Bonus Bond**

HealthyInvestment

ethical investments since 1835

Invest in tomorrow

If you want to invest for your future, the Healthy Investment Guaranteed Anniversary Bonus Bond might be right for you. You can invest for yourself, your children or grandchildren and get the return and security you are looking for.

You can invest from just £500 up to a maximum of £250,000. Investments can be made in a single name or in joint names with your spouse or partner or your children or grandchildren. The choice is yours as long as they are UK residents.

The modest minimum investment makes it an affordable investment and offers you the opportunity for regular bonuses with valuable capital and growth anniversary guarantees.

Regular bonuses

The amount you invest increases through the regular annual bonuses that are added to your investment. You start to earn bonuses from the day that you invest with us and if you withdraw from your bond part way through a year you will still get a bonus for the time your money has been invested.

Bonus rates can change every year and could, in exceptional circumstances, be nil. They depend on investment performance and other factors.

Guaranteed life cover

A small amount of life cover is included as part of your bond. If you die whilst you have money invested in the bond we guarantee to pay out at least what you invested plus any bonuses that have already been added less any withdrawals you have made of course. This life cover is important, especially for older investors who want to make sure their legacy is protected from investment market volatility. For bonds held in joint names the guaranteed life cover applies to the last remaining bondholder.

Protecting your assets

The Guaranteed Anniversary Bonus Bond is an insurance based investment bond which means that, unlike some other investments, it can be used in an Investment Trust and in Inheritance Tax planning. You should always consider taking professional financial, tax or legal advice if you are thinking about setting up a Trust.

Invest for as long as you want

When you invest in a Healthy Investment Guaranteed Anniversary Bonus Bond you do not have to decide how long you want to invest for, however it should be viewed as a medium to long term investment as it includes early surrender penalties in the first 5 years of the investment. It might not be appropriate for investors who do not have some bank or building society savings they can access instantly.

“Healthy Investment have been really helpful, they are a pleasure to invest with.”

Mrs W, Coventry.

Guaranteeing a fair return

Every year you can withdraw up to 5% of your initial investment without any penalties and Market Value Reduction and without any immediate tax consequences, something that is really useful if you are looking to take a monthly income from your bond.

On occasion it may be necessary, only when you withdraw all or part of your investment, to apply a Market Value Reduction (MVR). We would do this if, after you have made your investment, there has been a significant fall in the value of the stock market or other investments, to ensure that the amount you receive is fair and reflects the value of the various investments in our Ethical With-profits Fund. A MVR could reduce the amount you receive when you withdraw your money, which means that you could get back less than you have invested, if the withdrawal is not made on one of the guaranteed MVR free anniversaries.

When you withdraw from your bond we might also add a final (terminal) bonus to increase the amount you receive. Terminal bonuses are not guaranteed and the value of a terminal bonus can change at any time. They are designed to ensure that the amount you receive is fair.

Capital and growth guarantees

We guarantee that you can withdraw all or part of your investment, plus all the bonuses that have been added, without any penalty or MVR being applied, on the 10th anniversary of the investment and every 5th anniversary after that.

This means that if you withdraw all of the investment on one of these anniversaries you are guaranteed to have not lost any of your original investment or the bonuses that have been added.

We know that these capital and growth guarantees are valuable to investors.

With-profits that works

The Healthy Investment Guaranteed Anniversary Bonus Bond is a With-profits investment.

The money you invest is invested in our Ethical With-profits Fund. We invest this in a wide range of different assets including stocks and shares, government and corporate bonds, commercial property and bank deposits. The value of these investments can rise and fall. We aim to smooth out these rises and falls so that you are not experiencing the day to day ups and downs of stock and bond markets and provide you with a consistent investment return. You should however be aware that this smoothing will not protect you against long term substantial falls in the value of your investments, which means that you might not in these circumstances be able to get all of your investment back until the next anniversary guarantee.

An ethical investment

Healthy Investment is an ethical provider of ethical savings and investment products. Our Ethical With-profits Fund does not invest directly in alcohol, tobacco and arms industries or gambling and pornography providers. We are owned by and run for the sole benefit of our policyholders. There are no shareholders to benefit in any way from your investment.

Ask for more information

Healthy Investment does not offer any advice on the suitability of their Investment Bond for your personal circumstances. Financial advice is only available from qualified financial advisers who will charge you for advice. We can however answer all your questions regarding this investment. You can telephone us free on **0800 731 2422** or email us at enquiries@healthyinvestment.co.uk

Our website includes details of our Guaranteed Anniversary Bonus Bond, other savings and investment products we provide and details of how our Ethical With-profits Fund is invested.

Complete and return the tear off response card and we'll send you further details about our Guaranteed Anniversary Bonus Bond.

Please send me further details of the Guaranteed Anniversary Bonus Bond

Your details:

Name _____

Address _____

Postcode _____

Date of birth _____

Telephone _____

Email _____

If the investment is in joint names please provide their details:

Name _____

Address _____

Postcode _____

Date of birth _____

Their relationship to you _____

The investment:

Amount £ _____

Regular income withdrawal: Amount £ _____ or percentage % _____

By providing this information you consent to us holding this data for the purpose of providing you with information about our Bond and other investment products. We will not use this data for any other purpose or pass on this data to anyone else. You can ask us at any time not to send you information about our investment products or destroy this data. A copy of our data privacy policy is available on our website or by contacting us by telephone or email.

JUST FOLD IN HALF, STICK OR TAPE DOWN AND POP IN THE POST. THERE IS NO NEED FOR A STAMP.

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Reference

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